



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

HILL WALLACK LLP

Elizabeth K. Holdren, Esq.

21 Roszel Road

P.O. Box 5226

Princeton, NJ 08543

Phone: 609-924-0808

Email: eholdren@hillwallack.com

*Attorneys for Carrington Mortgage Services, LLC
as servicer for Bank of America, N.A.*

In Re:

Joyce E. Clark aka Joyce E. Woodard,

Debtor(s)

Order Filed on February 22, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Chapter: 13

Case No.: 18-24207-MBK

Hearing Date:

Judge: Michael B. Kaplan, C.U.S.B.J.

Recommended Local Form Followed Modified

ORDER VACATING AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**

DATED: February 22, 2023

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor(s): Joyce E. Clark aka Joyce E. Woodard
Case No.: 18-24207-MBK
Caption of Order: Order Vacating Automatic Stay

Upon the Motion of Carrington Mortgage Services, LLC, as servicer for Bank of America, N.A., on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or Movant), under Bankruptcy Code Section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown,

ORDERED as follows:

The automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

Real property more fully described as: 24 Derry Drive, Willingboro, New Jersey, also known as Block 544.01, Lot 38.43 as shown on the Tax Map of the Township of Willingboro, County of Burlington and State of New Jersey.

It is further ORDERED that the Movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the Movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that all communications sent by Movant in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent directly to Debtors.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.